

THE CAUCASIAN

PUBLISHED EVERY THURSDAY.

BY THE CAUCASIAN PUBLISHING CO.
MAKION BUTLER, President.
HAL AYER, Managing Editor.

SUBSCRIPTION RATES.

ONE YEAR, \$2.00
SIX MONTHS, \$1.00
THREE MONTHS, .50

Entered in the Post Office at Raleigh, N. C.,
as Second Class Matter.

CASH PREMIUMS ON THE SILVER PROBLEM.

The CAUCASIAN is desirous of turning all possible light on the current questions of the day, and would be glad to have, for publication, the opinions of the people of this or any other State. The practicality of securing the operation of the principles, now demanded by the majority of the people, is perhaps the most interesting phase of the leading issue of the day. In the hope of eliciting the best and most comprehensive opinions, we will offer the cash prizes below.

We name the following subject for discussion:

"WHY THE FREE AND UNLIMITED COINAGE OF SILVER CANNOT BE SECURED THROUGH THE DEMOCRATIC PARTY."

Articles are not to exceed 1,000 words in length—or about one column of the CAUCASIAN.

An article intended to compete for the prizes must be sent in not later than January 1st, 1896.

On the above subject and under the conditions named, we offer the following prizes:

For best article, \$25.00.

For second best article, \$15.00.

For third best article, \$10.00.

One or more of the articles that may be received will be published each week.

The name of the writer will be published if desired. The identity of the writer will not affect the judgment of the article.

A competent committee, having no connection with the paper, will pass upon the merits of the articles, and the prizes awarded according to their decision.

THE FEARFUL POWER OF BANKS AND BONDS.

Last week we made some reference to the nature and character of government treasury notes and government bonds. We also stated that a present scheme of the goldbugs was to destroy and do away with all treasury notes now outstanding, and to substitute for them five hundred millions of dollars in bonds. The question comes up as to why this particular scheme should be proposed and advocated by the bankers, goldbugs and the like. This is a matter that should be thoroughly understood, and while we may state facts that are known to many people, it may be well enough to have a plain, simple talk about it.

The purpose of this scheme is to continue the present national banking system and to put the national finances of this country absolutely under the control of the bankers. This matter which the general public is not acquainted with and hence the necessity for a plain statement.

The national banking system is based on government bonds, and the working of that system is as follows: A man or a set of men who have gotten hold of some money get together. They find they can raise one hundred thousand dollars or enough money to buy one hundred thousand dollars worth of government bonds. They decide to go into the banking business. They take their money and buy one hundred thousand dollars worth of bonds which bear four per cent. interest. The interest amounts to four thousand dollars a year.

Now, they take these bonds and deposit them with the government, but they continue to draw that four thousand dollars interest just as though the bonds were locked up in their own safes. After they deposit the bonds with the government, the government says: "You may now go into the banking business. You may issue bank notes to the amount of ninety thousand dollars and we will hold your bonds as security for those notes and thus make them good money. You may lend out those bank notes at any rate of interest you can get, and in the meantime we will continue to pay you your four thousand dollars interest every year on the bonds you have deposited."

Now, let's see how this plan works out. To begin with the government pays these bankers four thousand dollars a year interest on their bonds. Then the bankers issue ninety thousand dollars of bank notes (the kind of money which is now in circulation) and they lend out this ninety thousand dollars at say, eight per cent. At this rate of interest the ninety thousand dollars would bring in seven thousand and two hundred dollars a year. Now add this to the four thousand dollars interest on the bonds and it will be seen that the bankers get eleven thousand and two hundred dollars interest every year on their original one hundred thousand dollars worth of bonds. Take from this the nine hundred dollars charged by the government for the use of the ninety thousand dollars in bank notes, and you will see that the net amount of interest which the bankers get on their one

hundred thousand dollars in bonds is ten thousand and three hundred dollars per year—more than ten per cent.

Did it ever occur to you to ask why the government should let a set of men pay nine hundred dollars for the use of ninety thousand dollars of bank notes, and then let these same men charge other men of the same country seven thousand and two hundred dollars for the use of the same notes? When you get to studying such questions as this, you will begin to understand what is meant by "money power."

Why should you—a poor man—a hard working producer—have to go to a banker and pay him eight per cent. for the use of money when he pays only one per cent. for the use of that same money. Is it right for the government to give him that advantage over you just because he can buy bonds when you cannot buy them?

But this is not all. These banks are allowed to take the interest in advance. So if you want to borrow a thousand dollars at eight per cent. you cannot get a thousand dollars down, and pay the interest (eighty dollars) at the end of the year. You must make your note for the thousand dollars and you get only nine hundred and twenty dollars SPOT CASH, and pay back a thousand dollars at the end of the year. The interest money is taken out in advance, and the bank can take this money and lend it out, charging interest in advance again, and so on.

Nor is this all. The banks can take deposits of other people's money and lend that money at interest while they do not pay anything for the use of it. Then, sometimes the government has many millions of dollars on hand. This money is put in some "favorite" banks, and the banks can lend out that money at interest, though they do not pay anything for the use of it.

With such a nice scheme as this, is it any wonder that the banks are banded together and fighting for a continuation of it? Is it any wonder that they will spend lots of money to try to keep the people fooled and blinded by false argument and acrid abuse of those who are fighting the system?

If you will think of these facts a little you will see the reason for wanting to destroy all the treasury notes (greenbacks) and issue bonds in their stead. If there were no bonds there could be no national banks. The banks and money power want more bonds, so they can enlarge and keep up their system. If all the treasury notes (greenbacks) should be destroyed and bonds issued instead, the banks and money power would control all the bonds. Then they would issue bank notes as shown above, and this would be the only kind of money in circulation. What could the banks then do? Why, they could do anything with the country. They could issue as small an amount of money as they pleased. And they would be sure to make it scarce, so that they could make the people do a great amount of work for a little money. They can do that now, but under this new scheme they could cut down the circulation of money to one dollar per capita. Then, what, in God's name, would become of the people of the country?

Fellow-citizens, we tell you earnestly and honestly, it is time to do some thinking. You must not be stupid. You must wake up. This thing is much nearer than you think it is. Grover Cleveland recommended it in his last message to Congress, and will probably recommend it at the next Congress. Do you want this scheme in operation? If you do, just keep on voting for the two infernal old Republican and Democratic parties, and you'll get it. Just as sure as either one of these old parties carry the next election, you may expect to have this scheme of the money power put into operation. The People's party is the only one which declares against it.

What are you going to do about it?

Can we be still while the enemy sows tares?

Again we wish to tell the people who want and demand a change in public policies that they must not remain inactive. Wanting and demanding a thing will not get it. It must be worked for.

The goldbugs want and demand the establishment of a gold standard and a further issue of bonds. But they are not stopping at the demand. They are working. Much of the work is being done through the "William Street Reform Club," of New York. That club is made up largely of big Democrats. It furnishes ready printed matter to papers free of charge, and will print papers free if the publishers and editors will print the club's gold standard matter and arguments. This plan is nothing less than buying up the papers.

The august report of this club shows that eight hundred and forty-two papers have thus been "bought up." Perhaps as many as twenty of these papers are in North Carolina, and every paper calls itself "Democratic." The report further shows that over six million copies of this goldbug newspaper matter, pam-

phlets, &c., have been prepared, and the club has spent \$46,000 to get them printed and distributed. One Boston gold standard association contributed \$10,000 of this amount. All this does not include similar work being done by the New York Chamber of Commerce, the "Sound Money" League of Pennsylvania, and other goldbug clubs of rich men and bondholders. They spend this money in distributing goldbug literature all over the country free.

When one sees this vast amount of money being expended in an "off year," and the tremendous effort the goldbugs are making, it seems that the undertaking to crush down the gold standard is well-nigh hopeless. But the people can crush it. The question is, will they do it? You are one of the people. Are you lending your assistance toward stamping out this evil? Are you thinking of the reasons that inspire these goldbugs to give away forty six thousand dollars in an "off year"? And if they spend that much in an off year, how much do you think they will spend when the conflict comes? Do you think this gang is spending this money in the interest of the people? If you do, you are a drivelling fool. They can spend millions to carry out their schemes and then come out millions ahead.

Now, you see what is going on. The people are poor. They cannot have clubs that can spend \$46,000 in the interest of their demands. But every man of the people can work some. He can take a reform paper and at least keep posted. He can get a neighbor to take it. The combined work of the people will completely nullify the work of the goldbugs. You see they are working. Why are we still? What can we expect if we remain still while they are doing such work as is described above?

Men, fellow-citizens, patriots every-where, bestir yourselves. It is no time for slumbering. Be on the alert. The enemy is sowing tares, and unless they are watched they will choke to death the fruits and profits of your labors.

MR. WOODARD AND THE GOLDBUGS COULD AGREE.

Congressman Woodard has for some time claimed to be for the free and unlimited coinage of silver at the ratio of 16 to 1. Those free silver Democrats who have supported him have no doubt been depending upon him to take a square stand on this great and all-absorbing question in the next campaign.

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"I am in favor of the next National Democratic convention declaring in favor of unlimited free coinage of silver by the United States alone, but I am opposed to declaring for the ratio of 16 to 1, or any other ratio. We should leave that open for Congress. The substantial thing is more important than mere declaratory verbiage. The nominee of the convention should be pledged to carry out the will of the party in Congress, and not to interpose a veto on measures to which the party is pledged in convention or in Congress. With a straightforward resolution in favor of silver it would not be much matter what the personal views of the candidate were, provided he would not be under the will of the party. Of course, he would be as much as could be trusted to execute any pledge he would make to his friends or the public generally."

We suppose Mr. Woodard has been conferring with other Southern Democratic Congressmen, and that this is their idea also. If so, this shows that the Southern Democrats have already given up the fight against the goldbugs. They are telling for the nominee for President to be a goldbug, provided a weak, half-hearted resolution about silver is put into the platform.

We have all seen how much power the President of the United States has. We have seen how he can use patronage and other influences to defeat or pass legislation in spite of party promises and pledges. The majority of the last Congress was pledged to free silver, but all of us saw how the President, with his enormous power, forced the Congressmen to change their views and break their pledges and vote his will. Not only this, but all have seen how a goldbug President will not carry out the laws after they are enacted.

It is plain to the people that we will not have free coinage, or any other legislation that the people want, as long as we have a goldbug for President. There will never be any better times, and the people will never get any relief as long as a man who sides with monopolies and the money trust is in the White House.

Mr. Woodard knows this as well as we do. Then why is he willing to compromise with the gold men by allowing them to name the President and then put a little "sop" in the platform about silver to fool the people with?

Mr. Woodard is trying to save his party at the expense of his country. Is it possible that he is willing for the goldbugs to rule and the people to suffer, just so that his party can stay in power, and a few politicians hold office? If he is, no patriot can afford to follow him; if he is, he and the goldbugs can get along in harmony.

In Kansas the Democrats and Republicans are fusing in certain counties to beat the People's party.

It is very noticeable and significant that leading goldbug politicians and newspapers are constantly asserting with a great deal of positiveness and confidence that there is now no longer any danger of the free coinage of silver. What does this mean? They say this in spite of the fact that the people of all parties are now more aroused on this question than they have ever been before.

Does it mean that they have quietly gotten control of enough newspapers and leading men of the two old parties to make them absolutely certain that they can absolutely control the machinery of both parties under all circumstances?

It seems to us plain that they have done this and hence their confidence. They think that these politicians and newspapers can keep the people in the old parties and that if they do, the gold standard is sure to win. Let the people take note that these politicians and newspapers who are clamoring to be for free silver, yet who will support any man for President that the gold trust may name for each of the old parties, are the most valuable agents and supporters of the gold trust. These so-called free silver politicians and newspapers are goldbugs in disguise and are used as decoys to fool the people and keep them in the old parties.

But the goldbugs are fooled. The people see through the game and will not be entrapped. Patriots of all parties have determined to get together under one banner and fight and whip the goldbugs in 1896. It must be done, or this government is lost.

NOW, WILL THEY?

Hon. Chas. F. Black, President of the National Association of Democratic Clubs says that the silver Democrats voted for a goldbug in 1892 and that they will stand by the machine and vote for another goldbug in 1896.

Mr. Black is mistaken. It is true that 1892 the People's party was warning the people of the dangerous goldbug program, but at that time the masses of the people were not aroused to the danger. To-day they are aroused, for they not only see the danger, but feel some of the evil effects of Democratic treachery.

No, Mr. Black, the hiring politicians and the corrupt goldbug press will no doubt force the nomination of a goldbug by the next National Democratic convention, but they cannot force the voters to ratify such servility to England. Mr. Black, you are mistaken in the manhood of the voters, and in the spirit of American freemen, the Raleigh News and Observer to the contrary notwithstanding.

A SAMPLE OF THEIR LYING.

Very recently the hiring goldbug press sent telegrams all over the country to the effect that the Maryland Populist State convention had voted down a resolution favoring the free coinage of silver at the ratio of 16 to 1. It was a lying report and was hatched out to bolster up the plutocracy and monopoly cry that the "silver craze is dying out."

Only last week, when the National Farmers' Congress was in session in Atlanta, another report was sent out that the farmers had "hit silver hard" &c. and that they had voted down resolutions favoring free silver coinage. This was another lie. Read the resolutions elsewhere and see if you don't think so. The plutocrats and goldbugs control the telegraph system and most of the large daily papers. They send out these reports for the purpose of creating a false impression, and as a rule they do not correct them. The people will find out the truth, however. Yes, they will. For there are some papers that the plutocrats do not own and cannot buy, and through these papers the people will get at the truth.

WHICH IS THE LEAST RESPECTABLE?

The Reform Club "broadside" advocate a financial policy that is ruinous to the development of the South and West. They are free to the editors, but like nearly all other financial proposals they are based on a financial basis. No self-respecting journalist ought to use patent goldbug literature—Raleigh News and Observer.

The people have very little respect for an editor of a paper who can be prostituted into using the goldbug plat matter or "broadside" sent free by the William Street New York Reform Club. But they will have less respect for an editor who now claims to be a friend to the people and free silver but will flip to the goldbugs in the next campaign. The News and Observer has already confessed that it would support a goldbug for President in 1896.

OLD PARTIES DISINTEGRATING.

Many Will Change Party Affiliations Here 1896—No Comfort in the Indianapolis Vote.

"That there is discontent in the parties, and more or less of disintegration going on is apparent to those who watch closely the political corruptions. The splendid victory for the Democrats in Indianapolis is a great surprise. A change of 6,500 votes in a year is remarkable, but is counted for. Some of the reasons for the change are: The Democrats, and some thousands refused to vote. It was a local issue mainly that caused the Democratic triumph. The splendid victory for the Democrats in Indianapolis is a great surprise. A change of 6,500 votes in a year is remarkable, but is counted for. Some of the reasons for the change are: The Democrats, and some thousands refused to vote. It was a local issue mainly that caused the Democratic triumph. The splendid victory for the Democrats in Indianapolis is a great surprise. A change of 6,500 votes in a year is remarkable, but is counted for. Some of the reasons for the change are: The Democrats, and some thousands refused to vote. 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